

Information to identify the case:

Debtor 1	<u>Jennifer C. Solise</u>	Social Security number or ITIN	xxx-xx-8190
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-26284-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jennifer C. Solise

12/19/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jennifer C. Solise
Debtor

Case No. 18-26284-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Dec 19, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2022:

Recip ID	Recipient Name and Address
db	+ Jennifer C. Solise, 26 Quaker Street, Chesterfield, NJ 08515-9757
517701110	FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
517701111	+ Government of the District of Columbia, Department of Motor Vehicles, P.O. Box 37135, Washington, DC 20013-7135
517701114	+ Mending Hearts Family Counseling, 60 Cathy Lane, Ste. 103, Burlington, NJ 08016-9727
517701117	PNC Bank, P.O. Box 6534, Carol Stream, IL 60197-6534
517992769	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
517701122	Visa, P.O. Box 6818, Carol Stream, IL 60197-6818

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 19 2022 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 19 2022 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517701102	+ Email/Text: backoffice@affirm.com	Dec 19 2022 20:52:00	Affirm, P.O. Box 720, San Francisco, CA 94104-0720
517701103	EDI: BANKAMER.COM	Dec 20 2022 01:49:00	Bank of America, P.O. BOX 15019, Wilmington, DE 19886
517701104	EDI: TSYS2	Dec 20 2022 01:49:00	Barclays, PO Box 13337, Philadelphia, PA 19101-3337
517701105	EDI: CITICORP.COM	Dec 20 2022 01:49:00	Best Buy Credit Services, P.O. Box 78009, Phoenix, AZ 85062-8009
517701106	EDI: CAPITALONE.COM	Dec 20 2022 01:49:00	Capital One, P.O. Box 71087, Charlotte, NC 28272-1087
517701108	+ EDI: CITICORP.COM	Dec 20 2022 01:49:00	Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
517701109	EDI: WFNNB.COM	Dec 20 2022 01:49:00	Comenity-Victoria Secret, P.O. Box 659728, San Antonio, TX 78265-9728
517701113	+ EDI: CITICORP.COM	Dec 20 2022 01:49:00	Macy's, PO Box 9001094, Louisville, KY 40290-1094
517828805	EDI: Q3G.COM	Dec 20 2022 01:49:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517701112	EDI: CITICORP.COM	Dec 20 2022 01:49:00	Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010
517701107	EDI: JPMORGANCHASE	Dec 20 2022 01:49:00	Cardmember Service, P.O. Box 1423, Charlotte, NC 28201-1423
517701115	Email/Text: bnc@nordstrom.com		

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User: admin

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		Dec 19 2022 20:51:32	Nordstrom, P.O. Box 79139, Phoenix, AZ 85062-9139
517771203	+ EDI: JEFFERSONCAP.COM		
		Dec 20 2022 01:49:00	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517701118	Email/Text: Bankruptcy.Notices@pnc.com		
		Dec 19 2022 20:51:00	PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177
517701119	Email/Text: Bankruptcy.Notices@pnc.com		
		Dec 19 2022 20:51:00	PNC Bank, PO Box 747066, Pittsburgh, PA 15274-7066
517829320	Email/Text: Bankruptcy.Notices@pnc.com		
		Dec 19 2022 20:51:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
517830042	Email/Text: Bankruptcy.Notices@pnc.com		
		Dec 19 2022 20:51:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
517814926	EDI: PRA.COM		
		Dec 20 2022 01:49:00	Portfolio Recovery Associates, LLC, c/o Priceline, POB 41067, Norfolk VA 23541
517807396	EDI: PRA.COM		
		Dec 20 2022 01:49:00	Portfolio Recovery Associates, LLC, c/o Union Plus, POB 41067, Norfolk VA 23541
517822574	EDI: PRA.COM		
		Dec 20 2022 01:49:00	Portfolio Recovery Associates, LLC, c/o Walmart Master Card, POB 41067, Norfolk VA 23541
517701116	+ EDI: RMSC.COM		
		Dec 20 2022 01:49:00	PayPal Credit, PO BOX 105658, Atlanta, GA 30348-5658
517813175	EDI: Q3G.COM		
		Dec 20 2022 01:49:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517824236	+ Email/Text: bncmail@w-legal.com		
		Dec 19 2022 20:51:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518536096	+ EDI: RMSC.COM		
		Dec 20 2022 01:49:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517702669	+ EDI: RMSC.COM		
		Dec 20 2022 01:49:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517701120	+ EDI: RMSC.COM		
		Dec 20 2022 01:49:00	Synchrony Bank/Walmart, P.O. bOX 965022, Orlando, FL 32896-5022
517759686	+ Email/Text: tcm.bk@tcmbank.com		
		Dec 19 2022 20:51:00	TCM Bank, 2701 N Rocky Point Dr., Ste. 700, Tampa,FL 33607-5936
517824234	+ Email/Text: bncmail@w-legal.com		
		Dec 19 2022 20:51:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517701121	EDI: WTRRN BANK.COM		
		Dec 20 2022 01:49:00	Target Card Services, P.O. Box 660170, Dallas, TX 75266-0170

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-3

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin C. Fayette	on behalf of Debtor Jennifer C. Solise kfayette@kevinfayette.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5